

**MINUTES**  
**ALABAMA REAL ESTATE APPRAISERS BOARD**  
**RSA UNION STREET**  
**SUITE 370**  
**MONTGOMERY, ALABAMA**  
**May 20, 2021**

**MEMBERS PRESENT:**

Mr. Billy Cotter (Chairman)  
Mr. Richard D. Pettey  
Mr. Drew Watson  
Mr. Robert Butler  
Mr. Mark Haller  
Mr. Roger Ball  
Mr. Chad Anderson  
Ms. Melanie Housh

**MEMBERS ABSENT:**

Ms. Patrice McClammy (Vice-Chairman)

**OTHERS PRESENT:**

Mrs. Lisa Brooks, Executive Director  
Ms. Neva Conway, Legal Counsel  
Mrs. Carolyn Greene, Executive Secretary  
Mr. Sam Davis

**GUESTS PRESENT:**

Mr. Nathan Stephen, Certified Residential, Montgomery, AL  
Mr. James K. Green, Jr., Certified General, Hope Hull, AL

- 1.0 Mr. Billy Cotter, Chairman, called the meeting to order at 9:15 a.m. Mrs. Carolyn Greene, Executive Secretary, recorded the minutes. The meeting was held in the Purchasing Auditorium, 100 North Union Street, Montgomery, Alabama. Prior notice of the meeting was posted on the Secretary of State's website on March 9, 2021 and revised on May 5, 2021 in accordance with the Alabama Open Meetings Act.
- 2.0 The meeting was opened with prayer by Mr. Butler and the Pledge of Allegiance, led by Ms. Conway.
- 3.0 Mr. Cotter asked Mrs. Greene to call a voice roll to establish a quorum. Members present were Mr. Billy Cotter, Mr. Richard D. Pettey, Mr. Roger Ball, Mr. Mark Haller, Mr. Robert Butler, Mrs. Melanie Housh, Mr. Chad Anderson and Mr. Drew Watson. A quorum was established. Member absent was Ms. Patrice McClammy.

Ms. Conway administered the oath of office to new Board member Ms. Melanie Housh, who replaces Mr. Lew Watson. Mr. Cotter and Mrs. Brooks welcomed Ms. Housh and told her that they looked forward to working with her.

4.0 On motion by Mr. Pettey and second by Mr. Ball, the regular minutes for March 18, 2021 were approved as written. Motion carried by unanimous vote.

5.0 Ms. Conway reported that the complaint filed by Judith Haney with the Alabama Personnel Department against she and Sam Davis is set for hearing on May 21, 2021 before an Administrative Law Judge. Ms. Ellen Leonard will represent Ms. Conway and Mr. Davis.

6.0 Ms. Conway reported that HB452 is on Governor Ivey's desk for her signature and thanked Ms. McClammy for her hard work in getting this Bill passed.

7.0 On motion by Mr. Ball and second by Mr. Anderson, the following applications were voted on as listed. Motion carried by unanimous vote.

7.1 **Trainee Real Property Appraiser applications approved:** Ramsey Glenn Griffin, James Alexander McElroy, James Bradley Rogers, Troy Brian Sadler (Recip)(TN), Julian Paul Tyree, and Haleigh A. Wright. **Applications deferred:** None. **Applications denied:** None.

**Trainee Real Property Appraiser Experience Logs for Review:** **Logs approved:** Ferg M. Alleman, IV and Thomas Kip Marbut. **Logs deferred:** Newton Ace, Maricia Barras, and R. Jason Wright. **Logs denied:** None.

7.2 **State Registered Real Property Appraiser applications approved:** None. **Applications deferred:** None. **Applications denied:** None.

7.3 **Licensed Real Property Appraiser applications approved:** Benny Stanley Burdette (Recip)(GA) and Jamie Cameron Hicks. **Applications deferred:** Chelsea Sellers. **Applications denied:** None.

7.4 **Certified Residential Real Property Appraiser applications approved:** Michael D. Hutchinson (Recip)(CA), and Steven Lawrence Olivier (Recip)(GA). **Applications deferred:** Nicholas Risner. **Applications denied:** None.

7.5 **Certified General Real Property Appraiser applications approved:** Cody William Barham (Recip)(GA), David Wilson Beshears (Recip)(FL), Nicholas Ryan Davis, Ryals Blake Dent (Recip)(GA), John Edward Doyle (Recip)(NJ), Alex F. Essa (Recip)(AZ), Erik Doyle Hill (Recip)(TX), Byron Beaty Hinton (Recip)(TX), Hiew Kuang Kang (Recip)(GA), Miles Loo, Jr. (Recip)(PA), Lisa S. Spees Paschal (Recip)(FL), Alta Marie Rogers (Recip)(FL), and Mark Manning Strouse (Recip)(GA). **Applications deferred:** None. **Applications denied:** None.

7.6 **Mentor applications approved:** Homer Tripp Baldwin, Michael V. Johnson, Harvey L. Nobles, Jr., and Rachel Waller. Mr. Cotter discussed Ms. Beth Hoffman's application for Mentor status with the Board. After much discussion, Mr. Cotter made a motion to approve Ms. Hoffman's application. Mr. Anderson seconded the motion. Mr. Pettey, Mr. Watson, and Mr. Ball recused. Motion carried. **Applications deferred:** None. **Applications denied:** None.

8.0 Mr. Pettey presented the Finance report for April 2020-2021. Mr. Pettey stated that the Board was 59% into Fiscal Year 2021 and 41% into budget expenditures. Mr. Pettey stated that there were no negative trends that could not be reconciled at this time.

On motion by Mr. Butler and second by Mr. Ball, the Board voted to approve the Finance Report. Motion carried by unanimous vote.

9.0 On motion by Mr. Haller and second by Mr. Anderson, the following education courses and instructor recommendations were approved, deferred, or denied as indicated. Motion carried by unanimous vote.

### **APPRAISAL INSTITUTE – ALABAMA/MISSISSIPPI**

#### **New Applications:**

(CE) Getting it Right from the Start: A Workout Plan for Your Scope of Work – 7 Hours – Classroom  
(Instructor: Robert Moorman)  
**Both Course and Instructor Approved**

(CE) Litigation Assignments for Residential Appraisers: Doing Expert Work on Atypical Cases – 4 Hours – Classroom  
(Instructor: Stephen Roach)  
**Both Course and Instructor Approved**

### **APPRAISAL INSTITUTE – CHICAGO**

#### **New Application:**

(CE) Historic Preservation (Façade) Easements: Appraisal Techniques and Valuation Issues – 7 Hours – Classroom  
(Instructor: Richard Roddewig)  
**Both Course and Instructor Approved**

## MCKISSOCK, LP

### New Applications:

- (LIC) Residential Appraiser Site Valuation and Cost Approach – 15 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (LIC) Residential Market Analysis and Highest and Best Use – 15 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (LIC) Residential Report Writing and Case Studies – 15 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (LIC) Residential Sales Comparison and Income Approaches – 30 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (LIC) 2020-2021 15-Hour National USPAP Course – 15 Hours - Online  
(Instructor: Mel Black)  
**Instructor Approval Only**
  
- (LIC) Basic Appraisal Principles – 30 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (LIC) Basic Appraisal Procedures – 30 Hours - Classroom  
(Instructors: Steve Maher, Bob Abelson, Rob McClelland, Rob Luciani, Mel Black, and Pat Kelly)  
**Both Course and Instructors Approved**
  
- (CE) Valuation of Residential Green Buildings – 4 Hours - Online  
(Instructor: Dan Bradley)  
**Both Course and Instructor Approved**
  
- (CE) Green Building Concepts for Appraisers – 7 Hours - Online  
(Instructor: Dan Bradley)  
**Both Course and Instructor Approved**

- (CE) Supporting Adjustments: The Journey from Analysis to Adjusting – 4 Hours - Classroom  
(Instructors: Dan Bradley, Wally Czekalski, Chuck Huntoon, Philicia Lloyd, Dan Tosh, Bob Abelson, Tony Pistilli, Larry McMillen, Steve Vehmeier, Steve Maher, Dale Shae, Robert McClelland, Julie Molendorp, Alex Gilbert, Josh Walitt, Joanne Bailey, Rob Luciani, Rob Frazier, and Charles Fisher)  
**Both Course and Instructors Approved**
- (CE) Valuation of Residential Solar – 3 Hours - Online  
(Instructor: Dan Bradley)  
**Both Course and Instructor Approved**
- (CE) Market Disturbances – 4 Hours - Classroom  
(Instructors: Dan Bradley, Wally Czekalski, Chuck Huntoon, Philicia Lloyd, Dan Tosh, Bob Abelson, Tony Pistilli, Larry McMillen, Steve Vehmeier, Steve Maher, Dale Shae, Robert McClelland, Julie Molendorp, Alex Gilbert, Josh Walitt, Joanne Bailey, Rob Luciani, Rob Frazier, and Charles Fisher)  
**Both Course and Instructors Approved**

## **LOUISIANA CHAPTER APPRAISAL INSTITUTE**

### **New Applications:**

- (CE) Practical Highest and Best Use – 7 Hours - Classroom  
(Instructor: John Urubek)  
**Both Course and Instructor Approved**
- (CE) The Valuation of Water & Wastewater Utility Systems – 7 Hours - Classroom  
(Instructor: Joseph Batis)  
**Both Course and Instructor Approved**

## **10.0**

**AB 20-01** The Board entered into a Consent Settlement agreement with Certified General appraiser Thomas L. Crye, G01422. Crye agreed to an administrative fine of \$1,125 and to complete a 15-hour USPAP course with exam. The appraiser reports that he has retired. The violations cited are:

In an assignment calling for an FHA appraisal, Licensee violated USPAP by failing to follow FHA Guidelines in several place such as: Effective age, FHA guidelines on page 575-576 states "Any significant difference between the actual and effective ages requires an explanation." Highest and best use, FHA guidelines page 575 states "The appraiser must perform a highest and best use of the property, using all four tests and report the results of that analysis." Comparable sales adjustment support, FHA Guidelines on page 578 state "The Appraiser must present the data, points of comparison, and analysis; provide support for the Appraiser's choice of comparable properties, and the adjustments for dissimilarities to

the subject; and include sufficient description and explanation to support the facts, analyses and the Appraiser's conclusion." Verification of comparable sales, FHA Guidelines page 575 states, "The Appraiser must verify the characteristics of the transaction (such as sale price, date, seller concessions, conditions of sale) and the characteristics of the comparable property at the time of sale through reliable data sources." Site value support and analysis, FHA Guidelines page 576 state "If the cost approach is applicable, the Appraiser must estimate the site value. Acceptable methodology used to estimate land value include sales comparison, allocation, and extraction. The Appraiser must include a summary of the supporting documentation and analysis in the appraisal. Use of MLS photos. FHA Guidelines state on page 571-572 that "The Appraiser must provide photographs as required in the table below " "Comparable Sales, Front view of each comparable utilized" and "Multiple Listing Service (MLS) photographs are acceptable to exhibit comparable condition at time of sale. However, Appraisers must include their own photographs as well, to document compliance." The licensee did not correctly employ the recognized the method and technique of the sales comparison approach. Licensee made several large adjustments to the comparable sales without market support or explanation in the report or work file. The sales comparison approach is not credible without the required support for the adjustments. Credible assignment results require support by relevant evidence and logic. Licensee did not document his research and analysis of the data to make credible market adjustments to the comparable sales. Licensee did not document his research and analysis of the data to make credible market adjustments to the comparable sales. Licensee gave no support for opinion of site value and provided no summary of the comparable land sales licensee stated were used. Licensee has the competency to complete the assignment correctly, but through negligence failed to complete the assignment in a competent credible manor. Licensee's reporting of data and opinions and conclusions that were not supported by relevant evidence or logic. Licensee's report failed to contain sufficient information to support by relevant evidence and logic the licensee's opinions and conclusions. Licensee states in the Scope of Work section of the report that Market data was researched and analyzed but there was no documentation of this assertion.

There was no summary of the information analyzed and the reasoning that supports the analyses, opinions and conclusions in the report.  
**Violations: SCOPE OF WORK ACCEPTABILITY, Standards Rule 1-4(a), Standards Rule 1-2(h), Standards Rule 1-4(a), Standards Rule 1-4(b)(i), Standards Rule 2-1(a), Standards Rule 2-1(b), Standards Rule 2-2(a)(vii), Standards Rule 2-2(a)(viii), USPAP 2018-2019 Ed.**

**AB 20-04:** The Board entered into a Consent Settlement agreement with a Certified General appraiser where the appraiser agreed to an administrative fine of \$1,800 and a private reprimand. The appraiser signed the complex report of multiple subject properties with a state registered appraiser. The violations cited are: Licensee made several adjustments to the comparable sales used in the Sales Comparison

Approach to value without market support or explanation in the report or work file. This makes the sales comparison approach non-credible due to lack of support. This indicates that the licensee did not correctly employ the sales comparison approach to value to produce a credible appraisal. Licensee stated the subject was constructed in 1960 or was 48 years old. The licensee goes on to state the subject has an effective age of 1 year but gives no support for this estimate other than his observation. Licensee did not properly research and analyze the data to make credibly market adjustments to the comparable sales utilized in the sales comparison approaches to value in the appraisal. Under Site value the licensee states the site value was "developed through the use of land sales" and although the licensee has a listing of the land sales in his report and work file, the licensee gives no data or analyzes to support the opinion of value. Licensee's reporting of data and opinions and conclusions that were not supported by relevant evidence or logic make this report misleading. Licensee's report failed to have sufficient information to support by relevant evidence and logic the licensee's opinions and conclusions and therefore the intended users could not properly understand the report properly. **This violates: Standards Rule 1-1(a), Standards Rule 1-3(a), Standards Rule 1-4(a), Standards Rule 1-4(b)(i), Standards Rule 2-1(a), Standards Rule 2-1(b), USPAP ,2018-2019 Edition.**

Letters of Warning were issued on the following investigations for the discrepancies indicated. This disciplinary action will be considered in any future discipline proceedings:

**AB-19-19:** Licensee made several adjustments to the comparable sales used in the Sales Comparison Approach to value without market support or explanation in the report or work file. **Standards Rule 1-1(a), USPAP, 2018-2019 Ed.** Licensee stated the subject was constructed in 1969 (40 years old). The licensee estimates effective age of 6 year but has no support for this estimate other than his observation of the condition of the house and the updates that had been made. **Standards Rule 1-3(a), USPAP, 2018-2019 Ed.** Under Site value the licensee states the site value 3 was "developed through the use of the extraction method but gives no data or analyzes to support this value. **Standards Rule 1-4(b)(i), USPAP, 2018-2019 Ed.**

Ms. Conway discussed with the Board the investigative status charts. Ms. Conway informed the Board that 5 new Appraiser complaints and no new Appraisal Management Company (AMC) complaints were received since the March 2021 Board meeting, 1 complaint was dismissed, and 3 complaints were settled, leaving a total of 40 open complaints.

11.0 The Board reviewed Probable Cause Report **AB-20-13:** With Mr. Anderson and Mr. Haller recusing, on motion by Mr. Ball and second Mr. Butler, the Board voted that probable cause does not exist and issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-20-14 & AB-20-27**: With Mr. Haller recusing, on motion by Mr. Anderson and second Mr. Ball, the Board voted that probable cause does exist and to set this case for a hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-20-15**: With Mr. Ball recusing, on motion by Mr. Anderson and second by Mr. Butler, the Board voted that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-21-12**: With Mr. Anderson recusing, on motion by Mr. Ball and second by Mr. Butler, the Board voted that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

12.0 The Board reviewed the Consent Settlement Order on **AB-20-05**. With Mr. Anderson recusing, on motion by Mr. Haller and second by Mr. Ball, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

13.0 The following reciprocal license was issued since the January Board meeting: Cody William Barham ('G' GA), David Wilson Beshears ('G' FL), Benny Stanley Burdette ('L' GA), Ryals Blake Dent ('G' GA), John Edward Doyle ('G' NJ), Alex F. Essa ('G' AZ), Erik Doyle Hill ('G' TX), Byron Beaty Hinton ('G' TX), Michael D. Hutchinson ('R' CA), Hiew Kuang Kang ('G' GA), Miles Loo, Jr. ('G' PA), Steven Lawrence Olivier ('R' GA), Lisa S. Spees Paschal ('G' FL), Alta Marie Rogers ('G' FL), Troy Brian Sadler ('T' TN) and Mark Manning Strouse ('G' GA).

14.0 The Temporary Permit report was provided to the Board for their information.

15.0 The Appraisal Management report was provided to the Board for their information.

16.0 Mrs. Brooks presented a request from Mr. Nicholas Davis for a waiver of the rule that no more than 40% of the cumulative experience points may be earned from any one category. On motion by Mr. Ball and second by Mr. Anderson the Board voted to approve Mr. Davis' request. Motion carried by unanimous vote.

Mrs. Brooks informed the Board that Examiners of Public Accounts Board/Commission Member Training webinar will now be available for viewing until June 11, 2021. Mrs. Brooks explained that Board members, Executive Directors, accounting personnel and attorneys are highly encouraged to attend.

Mrs. Brooks updated the Board on the new database search. Mrs. Brooks explained that the Request for Proposal had been posted to the state website for vendors to place bids by June 30, 2021.

Ms. Conway asked the Board for approval going forward for Mrs. Brooks to contract with a vendor who she believes would be most beneficial to the agency. On motion by Mr. Butler and second by Ms. McClammy, the Board voted to grant Mrs. Brooks approval to contract with a vendor for a database. Motion carried by unanimous vote.

Mrs. Brooks discussed the Investigator position with the Board.

Mrs. Brooks discussed the purchase of a new vehicle for the new Investigator and asked the Board for approval to research and purchase this vehicle. On motion by Mr. Butler and second by Mr. Anderson, the Board voted to grant Mrs. Brooks approval to purchase a vehicle for the new Investigator. Motion carried by unanimous vote.

Mrs. Brooks opened the floor for discussion of the Association of Appraisal Regulatory Organizations (AARO) Spring conference from attendees.

Mr. Ball opened discussion on PAREA, Practical Applications of Real Estate Appraisal. After discussion, Mr. Ball stated that after his research, he felt it is too early in the process for Alabama to approve a program and premature to develop a program that is still in the development stage. Mr. Watson stated that he has reached out to the South Dakota Board for their input. Mr. Ball will continue to monitor PAREA and report back to the Board.

Mrs. Brooks included the news article 'Collaboration Between Builders and Appraisers Key to Navigating Rising Lumber Prices' from the National Association of Home Builders for Board information.

Mrs. Brooks explained that Ms. Housh and Mr. Watson must take the Ethics course but that any Board members who haven't already should as well.

17.0 There was no unfinished business to discuss at this time.

18.0 There was no new business to discuss at this time.

19.0 At 11:00 a.m., on motion by Mr. Anderson and second by Mr. Ball, the Board voted to adjourn the regular Board meeting. Motion carried by unanimous vote. The Board's tentative meeting schedule for 2021 is July 15<sup>th</sup>, September 16<sup>th</sup>, and November 18<sup>th</sup>, held in the RSA Union 3<sup>rd</sup> Floor Conference Room, 100 Union Street, Montgomery, AL 36104.

Sincerely,

Carolyn Greene  
Executive Secretary  
/cg

**APPROVED:** \_\_\_\_\_  
Billy Cotter, Chairman